

Information to identify the case:

Debtor 1	<u>Kenneth R. Watson</u>	Social Security number or ITIN	xxx-xx-8749
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23448-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth R. Watson

12/14/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth R. Watson
Debtor

Case No. 17-23448-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 14, 2022

User: auto
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2022:

Recip ID	Recipient Name and Address
db	+ Kenneth R. Watson, 113 Vesper Street, Bridgeville, PA 15017-2627
cr	+ Borough of Bridgeville/Chartiers Valley School Dis, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14720141	+ Borough of Bridgeville, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14720118	+ Borough of Bridgeville/Chartiers Valley SD, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14683933	Chartiers Valley School District, c/o Jordan Tax Service, Bethel Park, PA 15102

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 15 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 15 2022 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 15 2022 00:02:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14683931	+ EDI: BANKAMER.COM	Dec 15 2022 04:58:00	Bank of America, 450 American Street, Simi Valley, CA 93065-6285
14721420	EDI: BANKAMER.COM	Dec 15 2022 04:58:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14683932	EDI: CAPITALONE.COM	Dec 15 2022 04:58:00	Capital One, PO Box 85520, Richmond, VA 23285-5075
14683934	+ EDI: CCS.COM	Dec 15 2022 05:03:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
14683935	+ Email/PDF: creditonebknofications@resurgent.com	Dec 15 2022 00:14:52	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14683936	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2022 00:14:53	LVNV Funding, P.O. Box 10584, Greenville, SC 29603-0584
14738329	Email/PDF: resurgentbknofications@resurgent.com	Dec 15 2022 00:15:00	LVNV Funding, LLC its successors and assigns

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Dec 14, 2022

Form ID: 3180W

Total Noticed: 18

as, assignee of MHC Receivables, LLC, Resurgent
Capital Services, PO Box 10587, Greenville, SC
29603-0587

14683937 + Email/Text: bankruptcydpt@mcmcg.com

Dec 15 2022 00:02:00

Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

14713405 EDI: PRA.COM

Dec 15 2022 05:03:00

Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

14717979 EDI: AIS.COM

Dec 15 2022 05:03:00

Verizon, by American InfoSource LP as agent, PO
Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Bridgeville/Chartiers Valley School District jhunt@grblaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Shawn N. Wright	on behalf of Debtor Kenneth R. Watson shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 6